

EXHIBIT 7

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:

RESIDENTIAL CAPITAL, LLC, *et al.*,

Debtors.

Chapter 11

Case No.: 12-12020 (MG)

Jointly Administered

**DECLARATION OF ROBERT S. WOOD
IN SUPPORT OF KESSLER PLAINTIFFS' COUNSEL'S MOTION FOR AN AWARD
OF ATTORNEY'S FEES AND REIMBURSEMENT OF LITIGATION EXPENSES**

Robert S. Wood, pursuant to 28 U.S.C. §1746, hereby declares as follows in support of the "Motion" referenced in the above caption:

1. I am an attorney with the law firm of Richardson, Patrick, Westbrook & Brickman, LLC in Charleston, South Carolina.

2. I have been admitted to practice law in the following states and federal district courts: South Carolina, 1999; Eleventh Circuit, 2007

3. I submit this declaration in support of Kessler Plaintiffs' Counsel's Motion for an Award of Attorney's Fees and Reimbursement of Expenses.

4. For over ten years my firm has represented borrowers in class action litigation relating to second mortgage loans originated by Community Bank of Northern Virginia and Guaranty National Bank of Tallahassee, which loans were purchased by Residential Funding Company, LLC. Those lawsuits became part of the multidistrict proceeding pending in the United States District Court for the Western District of Pennsylvania captioned as *In Re: Community Bank of Northern Virginia Second Mortgage Lending Practice Litigation*, MDL No. 1674, Case Nos. 03-0425, 02-1201, 05-0688, 05-1386 (the "MDL Class Action"). And we have

represented those same borrowers since May 14, 2012 as part of what is now known as the Kessler Settlement Class pursuant to the continuation of the noted class action claims against RFC in this bankruptcy proceeding.

5. Set forth below on an hourly basis are my firm's legal services rendered on behalf of Kessler Class Members in this case, the lodestar value of those services and the expenses reasonably incurred by my firm in connection with this litigation for which we are requesting reimbursement.

6. The schedule attached is a summary indicating the amount of time spent by the partners, associate attorneys and paralegals of my firm who were involved in this litigation, and the lodestar calculations based on my firm's current rates for matters of this type. All the work was done by my firm and completed by attorneys and paralegals of the firm. *See Exhibits 1 & 2.*

7. As set forth in Exhibit 1, the total number of hours expended on this litigation by my firm since its inception until May 14, 2012 in the predecessor class actions and then the MDL litigation is 6,144.2 hours. Based on the listed hourly rates for each timekeeper the total lodestar for my firm through that period of time is \$2,507,299.

8. As set forth in Exhibit 2, the total number of hours expended on this litigation by my firm since May 14, 2012 in the bankruptcy litigation through October 31, 2013 is 250.7 hours. Based on the listed hourly rates for each timekeeper, the total lodestar through that period of time is \$132,005.

9. The hourly rates used for the partners, associate attorneys and professional support staff of my firm included in Exhibits 1 & 2 are reasonable and have been accepted as reasonable in connection with other attorneys in prior complex class action litigation in this district.

10. My firm's lodestar figures do not include charges for expense items. Expense items are billed separately and such charges are not duplicated in my firm's above referenced rates. *See Exhibits 3 & 4.*

11. As detailed and categorized in Exhibit 3, my firm has incurred a total of \$209,344.13 in unreimbursed expenses in connection with the prosecution of the predecessor class actions and then the MDL litigation since the inception of those cases until May 14, 2012.

12. As detailed and categorized in Exhibit 4, my firm has incurred a total of \$792.28 in unreimbursed expenses in connection with the prosecution of this litigation since May 14, 2012 through October 31, 2013 in the bankruptcy proceedings.

13. The expenses incurred in this action are reflected on the books and records of my firm. These books and records are prepared from expense vouchers, check records and other source materials and represent an accurate recordation of the expenses incurred.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on November 1, 2013

A handwritten signature in black ink, appearing to be 'R. S. Wood', written over a horizontal line.

Robert S. Wood

EXHIBIT 1

**TO THE DECLARATION OF ROBERT S. WOOD
IN SUPPORT OF KESSLER PLAINTIFFS' COUNSEL'S MOTION FOR AN AWARD
OF ATTORNEY'S FEES AND REIMBURSEMENT OF LITIGATION EXPENSES**

PARTNER	RATE	HOURS	TOTAL
A. Hoyt Rowell	\$800	181.2	\$144,960
Daniel O. Myers	\$600	2,803.4	\$1,682,040
T. Christopher Tuck	\$550	57.8	\$31,790
Robert S. Wood	\$500	397.6	\$198,800
ASSOCIATE			
Kevin Oufnac	\$450	286.7	\$129,015
Matthew Thiesing	\$450	47.9	\$21,555
Katie McElveen	\$350	26.1	\$9,135
PARALEGAL			
William King	\$150	357.3	\$53,595
Teri Korinek	\$120	1,219.0	\$146,280
Susan Giddens	\$120	672.0	\$80,640
Jennifer Hobson	\$120	40.7	\$4,884
Tracy Willis	\$120	11.5	\$1,380
Vickeye Robinson	\$75	34.0	\$2,550
Margie Brown	\$75	9.0	\$675
FIRM TOTAL		6,144.2	\$2,507,299

EXHIBIT 2

**TO THE DECLARATION OF ROBERT S. WOOD
IN SUPPORT OF KESSLER PLAINTIFFS' COUNSEL'S MOTION FOR AN AWARD
OF ATTORNEY'S FEES AND REIMBURSEMENT OF LITIGATION EXPENSES**

PARTNER	RATE	HOURS	TOTAL
A. Hoyt Rowell	\$800	17.5	\$14,000
T. Christopher Tuck	\$550	5.5	\$3,025
James L. Ward	\$550	68.1	\$37,455
Robert S. Wood	\$500	153.1	\$76,550
PARALEGAL			
William King	\$150	6.5	\$975
FIRM TOTAL		250.7	\$132,005

EXHIBIT 3

**TO THE DECLARATION OF ROBERT S. WOOD
IN SUPPORT OF KESSLER PLAINTIFFS' COUNSEL'S MOTION FOR AN AWARD
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CATEGORIES	EXPENSES
Court Reporter/Filing Fees	\$145.57
Expert /Legal/Mediation Services	\$142,032.84
Online Research/Reference Materials	\$7,538.36
Mail/Print/Copy/Scanning/Phone Services	\$3,165.37
Travel/Meeting Expenses	\$56,223.49
Video/Duplication Services	\$238.50
TOTAL EXPENSES	\$209,344.13

EXHIBIT 4

**TO THE DECLARATION OF ROBERT S. WOOD
IN SUPPORT OF KESSLER PLAINTIFFS' COUNSEL'S MOTION FOR AN AWARD
OF ATTORNEY'S FEES AND REIMBURSEMENT OF LITIGATION EXPENSES**

CATEGORIES	EXPENSES
Online Research/Reference Materials	\$429.81
Mail/Print/Copy/Scanning/Phone Services	\$272.37
Travel/Meeting Expenses	\$90.10
TOTAL EXPENSES	\$792.28